

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Daniel A. Tealdi, et al.

Examiner: Felten, Daniel S

Appl. No. : 09/802,360

Art Unit: 3696

Filed : March 9, 2001

Confirmation No. 8325

For : Online Mortgage Approval  
and Settlement System and  
Method Therefor**CERTIFICATE OF TRANSMISSION**  
I hereby certify that this correspondence is being  
submitted electronically via EFS Web on the date  
shown below.

Customer No. : 08791

/William L. Jaffe/ September 30, 2010  
*William L. Jaffe* *Date*Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**AMENDMENT**

Sir:

In response to the Office Action of March 30, 2010, which was made final,  
Applicants respectfully request the Examiner to enter the following amendments and  
consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on  
page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.